

US259 | BR565
ROP 450
P.O. Box 7000
Providence, RI 02940

**Commercial Account
Statement**
Page 1 of 5

Beginning February 01, 2024
through February 29, 2024

Questions? Contact us today:
CALL:

Commercial Account Customer
Service
1-800-862-6200

VISIT:

Access your account online:
citizensbank.com

MAIL:

Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

TRI-STATE PAPER INC
DIP CHAPTER 11 BANKRUPTCY
CASE #23-13237-PMM
149 E CHURCH ST
BLACKWOOD NJ 08012-3904

New year, new card.

Citizens and Mastercard® are partnering up! We'll let you know when to check your mailbox for your new Debit/ATM card. You'll love the innovative notch design, making it easier to find in your wallet when you need it, and the fact it's 90% recycled plastic.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

**TRI-STATE PAPER INC
DIP CHAPTER 11 BANKRUPTCY
CASE #23-13237-PMM
Clearly Better Business Checking
XXXXXX-370-9**
Clearly Better Business Checking for XXXXXX-370-9
Balance Calculation

Previous Balance		21,768.57
Checks	-	16,237.00
Debits	-	1,634.58
Deposits & Credit	+	24,608.26
Current Balance	=	28,505.25

As a Clearly Better Business Checking customer, you do not pay a monthly maintenance fee. We appreciate your continued business.

Your next statement period will end on March 29, 2024.

TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 370-9
Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))

						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	21,768.57
1029	612.00	02/02	1036	880.00	02/12	Total Checks
1032*	425.00	02/05	1037	850.00	02/21	
1033	620.00	02/07	1038	3,000.00	02/23	-
1034	3,000.00	02/12	1039	3,000.00	02/26	16,237.00
1035	3,000.00	02/12	1040	850.00	02/28	

Please See Additional Information on Next Page

Clearly Better Business Checking for XXXXXX-370-9 Continued

Debits **			Total Debits				
**May include checks that have been processed electronically by the payee/merchant.							
Date	Amount	Description	-	1,634.58			
Other Debits							
02/01	1,613.58	IBC EDI PAYMTS 240201 PRMAX0006591688					
02/15	18.00	SERVICE CHARGE					
		WIRE TRANSFER FEES					
02/29	3.00	SERVICE CHARGE					
		STATEMENT DELIVERY					
Deposits & Credits			Total Deposits & Credits				
Date	Amount	Description	+	24,608.26			
02/02	579.00	MOBILE DEPOSIT					
02/12	579.00	MOBILE DEPOSIT					
02/15	12,500.00	INCOMING WIRE TRANSFER (MTS NO.240215009493)					
02/16	2,649.99	MOBILE DEPOSIT					
02/22	1,044.05	DEPOSIT					
02/26	2,649.99	MOBILE DEPOSIT					
02/27	2,115.50	MOBILE DEPOSIT					
02/27	363.71	MOBILE DEPOSIT					
02/28	243.50	MOBILE DEPOSIT					
02/29	1,883.52	MOBILE DEPOSIT					
Daily Balance			Current Balance				
Date	Balance	Date	Balance	Date	Balance	=	28,505.25
02/01	20,154.99	02/15	25,257.99	02/26	24,752.02		
02/02	20,121.99	02/16	27,907.98	02/27	27,231.23		
02/05	19,696.99	02/21	27,057.98	02/28	26,624.73		
02/07	19,076.99	02/22	28,102.03	02/29	28,505.25		
02/12	12,775.99	02/23	25,102.03				

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1

Your current balance on this statement

\$ _____
Current Balance

2

List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
+ \$		Total of 2	

3

Subtotal by adding 1 and 2

= \$ _____
Subtotal of 1 and 2

4

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
- \$		Total of 4	

5

Subtract 4 from 3. This should match your checkbook register balance.

= \$ _____
Total

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown at the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

ELECTRONIC TRANSFERS**In Case of Errors or Questions About Your Electronic Transfers**

(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

OVERDRAFT LINES OF CREDIT**BILLING RIGHTS SUMMARY****What To Do If You Think You Find A Mistake On Your Statement:**

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD**Calculating your Interest Charge**

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

Thank you for banking with Citizens.

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Images for Account XXXXXX-370-9

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1029

TRI-STATE PAPER CO. INC
149 E CHURCH ST
BLACKWOOD, NJ 08012-0000

DATE JAN. 30, 2023 3-7615/060

PAY TO THE ORDER OF The Computer guy \$ 612.00

Six Hundred and Twelve Dollars ~~xxx~~ DOLLARS

Citizens

FOR Fix. system (back up) John Petaccio

⑈001029⑈ ⑆036076150⑆ ⑈3709⑈

1029

02/02/2024

\$612.00

1032

TRI-STATE PAPER CO. INC
149 E CHURCH ST
BLACKWOOD, NJ 08012-0000

DATE 2/2/23 3-7615/060

PAY TO THE ORDER OF John Campbell \$ 425.00

Four Hundred and Twenty Five Dollars ~~xxx~~ DOLLARS

Citizens

FOR warehouse John Petaccio

⑈001032⑈ ⑆036076150⑆ ⑈3709⑈

1032

02/05/2024

\$425.00

1033

TRI-STATE PAPER CO. INC
149 E CHURCH ST
BLACKWOOD, NJ 08012-0000

DATE Feb. 2, 2023 3-7615/060

PAY TO THE ORDER OF JAMES Petaccio \$ 620.00

Six Hundred and Twenty Dollars ~~xxx~~ DOLLARS

Citizens

FOR warehouse John Petaccio

⑈001033⑈ ⑆036076150⑆ ⑈3709⑈

1033

02/07/2024

\$620.00

1034

TRI-STATE PAPER CO. INC
149 E CHURCH ST
BLACKWOOD, NJ 08012-0000

DATE Feb. 2, 2023 3-7615/060

PAY TO THE ORDER OF John Petaccio \$ 3000.00

Three Thousand Dollars ~~xxx~~ DOLLARS

Citizens

FOR warehouse John Petaccio

⑈001034⑈ ⑆036076150⑆ ⑈3709⑈

1034

02/12/2024

\$3,000.00

1035

TRI-STATE PAPER CO. INC
149 E CHURCH ST
BLACKWOOD, NJ 08012-0000

DATE Feb. 9, 2023 3-7615/060

PAY TO THE ORDER OF John Petaccio \$ 3000.00

Three Thousand Dollars ~~xxx~~ DOLLARS

Citizens

FOR warehouse John Petaccio

⑈001035⑈ ⑆036076150⑆ ⑈3709⑈

1035

02/12/2024

\$3,000.00

1036

TRI-STATE PAPER CO. INC
149 E CHURCH ST
BLACKWOOD, NJ 08012-0000

DATE Feb 10, 2023 3-7615/060

PAY TO THE ORDER OF James Petaccio \$ 880.00

Eight Hundred and Eighty Dollars ~~xxx~~ DOLLARS

Citizens

FOR warehouse John Petaccio

⑈001036⑈ ⑆036076150⑆ ⑈3709⑈

1036

02/12/2024

\$880.00

1037

TRI-STATE PAPER CO. INC
149 E CHURCH ST
BLACKWOOD, NJ 08012-0000

DATE 2/10/24 3-7615/060

PAY TO THE ORDER OF James Petaccio \$ 850.00

Eight Hundred and Fifty Dollars ~~xxx~~ DOLLARS

Citizens

FOR warehouse John Petaccio

⑈001037⑈ ⑆036076150⑆ ⑈3709⑈

1037

02/21/2024

\$850.00

1038

TRI-STATE PAPER CO. INC
149 E CHURCH ST
BLACKWOOD, NJ 08012-0000

DATE Feb 16, 2024 3-7615/060

PAY TO THE ORDER OF John Petaccio \$ 3000.00

Three Thousand Dollars ~~xxx~~ DOLLARS

Citizens

FOR warehouse John Petaccio

⑈001038⑈ ⑆036076150⑆ ⑈3709⑈

1038

02/23/2024

\$3,000.00

1039

TRI-STATE PAPER CO. INC
149 E CHURCH ST
BLACKWOOD, NJ 08012-0000

DATE Feb. 23, 2024 3-7615/060

PAY TO THE ORDER OF John Petaccio \$ 3000.00

Three Thousand Dollars ~~xxx~~ DOLLARS

Citizens

FOR warehouse John Petaccio

⑈001039⑈ ⑆036076150⑆ ⑈3709⑈

1039

02/26/2024

\$3,000.00

1040

TRI-STATE PAPER CO. INC
149 E CHURCH ST
BLACKWOOD, NJ 08012-0000

DATE Feb 27, 2024 3-7615/060

PAY TO THE ORDER OF James Petaccio \$ 850.00

Eight Hundred and Fifty Dollars ~~xxx~~ DOLLARS

Citizens

FOR warehouse John Petaccio

⑈001040⑈ ⑆036076150⑆ ⑈3709⑈

1040

02/28/2024

\$850.00